

EXHIBIT J



Metropolitan Life Insurance Company
Group Life Claims
P O Box 6100
Scranton, PA 18505

December 1, 2016

Group Life Claims Operations
Metropolitan Life Insurance Company
Insured Kenneth Henke
Group Number 15500
Claim No 21611001002

Susan Sawyer
264 West Ross Ct
Highland, MI 48357

Sheryl Fisher
5181 Green Acre Dr
Frederick, MI 49733

Brenda Henke
3260 SE 41st Ave
Ocala, FL 34480

Kenneth Henke Jr
88 Poplar Ave
Pontiac, MI 48342

Mark Henke
2035 Huff Rd
Johannesburg, MI 49751



Please send the requested information

Dear Claimants,

Why we're contacting you

We have thoroughly reviewed your claims to the referenced benefits. Unfortunately, Susan Sawyer's claim based on the beneficiary designation dated August 21, 2014 and Brenda Henke's, Sheryl Fisher's, Kenneth Henke Jr's, and Mark Henke's your claims based on the beneficiary designation dated August 15, 1973 are adverse to one another and raise questions of fact and law that cannot be resolved by MetLife without exposing the plan to the danger of double liability.

What you need to know

- Plan Participant: Kenneth Henke
- Plan Name & Group No.: General Motors – 15500 (Basic Life Insurance)
- Claim No. 21611001002
- Amount \$22,695 00

The plan is regulated by the Employee Retirement Income Security Act of 1974, as amended (ERISA), 29 U.S.C. §§ 1001-1461, and MetLife is acting in its capacity as claims fiduciary for the plan. ERISA defines beneficiary as a "person designated by a participant, or by the terms of an employee benefit plan, who is or may become entitled to a benefit thereunder" 29 U.S.C. § 1002(8).

The most recent beneficiary designation on file dated August 21, 2014, names Susan Sawyer as sole primary beneficiary. However it has been brought to our attention by Sheryl that such designation may have been changed without the insured knowing or with undue influence on the insured. The prior designation dated August 15, 1973, names Brenda Henke (25%), Sheryl Henke (25%) – now known as Sheryl Fisher, Kenneth Henke Jr (25%), and Mark Henke (25%). Based on gl:162 rev 0011

the information presented to MetLife the insured struggled with mental/physical ailments, which leaves to question the insured's potential incompetence. Furthermore based on the allegations of potential fraud and undue influence, thereby calls the validity of the most recent designation into question.

As MetLife is the impartial fiduciary for the Plan, it may be necessary to resolve the matter through litigation. If a court was to rule that the latest designation on file is valid, then the Plan benefits would be payable solely to Susan Sawyer. If the court ruled that the prior designation on file was the most recent valid designation, then the Plan benefits would be payable to Brenda Henke (25%), Sheryl Henke (25%) – now known as Sheryl Fisher, Kenneth Henke Jr (25%), and Mark Henke (25%) as the beneficiaries respectively.

MetLife is, therefore, required by law to initiate what is called an interpleader action to permit a court to decide between the claims. Before doing so, however, MetLife will give you the opportunity to try to resolve the matter amicably in order to preserve the benefits from litigation costs and fees.

What you need to do

MetLife must be informed in writing within thirty days of the date of this letter whether an amicable compromise of your claims can be reached. If you cannot reach an agreement, or you do not timely contact this office, you will be notified of the lawsuit in due course. If an agreement can be reached, all parties must contact this office in writing advising of the details of your compromise regarding the referenced benefit plan. MetLife will then prepare a Release in accordance with the terms of your settlement agreement, which releases any and all claims against MetLife, General Motors, and the General Motors Benefit Plan. Once all settling parties have executed the Release prepared by MetLife, the proceeds will be paid in accordance with your compromise. Additionally, Susan has signed a funeral home assignment for the goods and services rendered for the funeral in the amount of \$6,147.70 with Simpson Modez Funeral Home that would need to be incorporated in such agreement.

We're here to help

If you have any questions, please contact our office at 800-638-6420.

Sincerely,

Group Life Claims